

EXHIBIT 23

When a change is made to regular procedures, policies, marketing efforts, or other business operations, Bellicose VI, LLC and Bellicose Capital, LLC (ON BEHALF OF SPVI) will send a formal recommendation for approval to the Tribes before moving forward with any changes (form attached). These recommendations must always go through the General Counsel/Compliance Director before being passed on to the tribal entities.

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EMPLOYEE PROFILES

BELLICOSE CAPITAL, LLC

Matt Martorello, President and Member of the Sourcepoint VI Compliance Board

Oversees the business functions of all BC subsidiaries: ICA and SPVI. ICA services the casino businesses (Tribe in OK and Offshore Casino Boat in Palm Beach) while SPVI services: 2 Tribal lenders (both LVD) and 1 State by state licensed lender (which is a very different contract for small flat consulting fee to help them out until end of the year. Also a new subsidiary formed (Dorado Analytics, LLC) which will provide flat rate consulting services to Tribes that want to learn everything about the industry in building their business.

Justin Martorello, VP, COO and Member of the Sourcepoint VI Compliance Board

Senior executive responsible for the oversight of the Tribal lending entities overall operations including: risk, analytics, compliance, marketing, P&L, operations, and technology. Also helps with State client in setup.

David Chaney, CFO and Member of the Sourcepoint VI Compliance Board

Responsible for the overall financial and strategic management activities of Bellicose Capital, including its related online consumer lending activities.

Brian McFadden, Director of Operations

Responsible for managing and coordinating operations, including the Tribe's off shore call center. Manages payment processing for Tribal client portfolios including; ACH, RCC, Debit/Credit Card. Responsible for operational adherence to company Compliance policies and procedures as they relate to the online consumer lending industry. Manages all aspects of the Tribal lending entity's customer service including Quality Assurance. Coordinates marketing plans for the lending entities, with

operations to maximize ROI. Monitors Key Performance Indicators and identify/execute opportunities for improvement. Provides advice to the State operation as well.

John Norris, *CRO*

Develops statistical credit scoring models using SAS & SQL to be used for the Tribal entities. Conducts analysis with past transactional loan management system data and credit underwriting data. Builds automated reporting tools for the Tribal lending entities.

Jose Rivera, *Senior Software Developer*

Works closely with contractors to ensure the quality of the software development cycle. Designs architecture components and data access API for the tribal lending websites. Integrates an ESB software component for the loan approval cycle. Provides support for payday websites in terms of software development perspective.

Raul Rolon, *Director of Analytics*

Responsible for the use of analytics methodologies to conduct statistical analysis with the objective to improve loan conversion, reduce defaults, improve collections, assess the cost effectiveness of marketing objectives and improve overall business operations.

Xiomary Moreno, *Senior Accountant*

Organizes, prepares and registers commission fees, interest payments of investment between parent company and subsidiaries. Credit cards, cash, ACH loan payment allocation for tribal lending entities. Audits ACH transactions for lending entities. Handles full cycle of accounting.

Ivelisse Morales, *Compliance Specialist*

Engage in day to day monitoring of all aspects of the business to ensure that the company and the Tribal clients are in compliance with applicable laws and regulations. Sample and test customer complaints. Reviews loan agreements. Monitors information security issues. Conducts compliance audits and issues monthly reports to management with recommendations for improvements.

Chelsea Wever, *Director of HR*

Consults with and advises the Tribal entities on human resources matters. Handles internal matters for the same.

Adil Karam, *IT Manager*

Effectively manages all aspects of information technology including virtual cloud computing, security, networking, installation and upgrades of hardware and software systems. Handles execution of monthly security checklists and audits, troubleshooting/help-desk, VOIP telephony, end-user training, disaster recovery/business continuity, procuring and management of vendors, CAPEX/OPEX/TCO budgeting, and technology risk management.

Daniel Gravel, *General Counsel, Compliance Director and Sourcepoint VI Compliance Director*

Oversees all aspects of the legal affairs of company and its affiliates and advise management on legal matters. Ensures good corporate governance and legal and regulatory compliance. Drafts and negotiates complex contracts.

Simon Liang, *Controller*

Designed accounting system for RRTL online lending portfolio. Designed Apogee reports for accounting purposes. Member of SPVI team migrated CPD portfolio from Apogee to TDC: pre-migration communication and verification, reporting system implementation, post-migration reconciliation. Coordinated with Deloitte & Touché for RRTL and BVI group 2012 audits. Prepares lenders' monthly financial statements and servicing fee schedules. Prepares weekly and monthly operating reports for decision-making. Supervise EBI accounting team to prepare reports for CPD bookkeeping. Coordinated with BDO for SPVI and RRTL 2012 audits.

Monique Martinez, Director of Call Center Operations

Manages and oversees all operations of the call center used by the Tribal lending entities to provide customer service and help process loans.

James Dowd, Director

Manages vendor relationships for lead purchasing and underwriting data in order to find opportunities for increased efficiency of client portfolios. Active member of Research and Technology team in helping develop management reporting, underwriting strategies and proprietary Direct Mail marketing and risk models for the tribal lending entities. Works with the State lender as well to help them build their underwriting models, processes and strategies.

BELLICOSE VI, LLC

Kym Bunn, Office Manager

Oversees and manages all functions of the Quality Assurance Department. Coordinates and assists in managing communications and operations of call center.

Senior Quality Assurance Analysts

Leaders and subject matter experts.

K'Tonya Petrus

Vernita Joseph

Quality Assurance Analysts

Monitor calls for quality assurance purposes.

Tishanna Carino

Jeannette Guzman

Claudia Sorhaindo

Donnise Nicholas

The following employees interact with the Tribal entities on a regular basis via telephone and email in order to successfully complete the duties referred to above:

- Matt Martorello
- Justin Martorello
- Brian McFadden
- James Dowd
- Simon Liang
- Daniel Gravel
- Monique Martinez

- Ivelisse Morales
- Kym Bunn and the QAA team

SOURCEPOINT VI DEPARTMENTS

Risk

Key Personal

- Matt Martorello, President
- Justin Martorello, VP and COO
- James Dowd, Director
- Raul Rolon, Director of Analytics
- John Norris, CRO

Functions and Responsibilities

- Underwriting best practices and knowhow
- Knowhow and technology to process bureau data in XML and fixed width formats for analytical and model building
 - Automated daily scripts to convert XML underwriting data into tabular (column and row) data for statistical modeling and analysis
- Modeling techniques and experience for developing custom scores and underwriting rules
- Formula for generating bad ABA lists and other ECOA compliant suppression lists
- Fraud best practices and rule sets
- VIP underwriting criteria
- Good customer definition
- Risk Assessments Tools
 - Reports to track the cash flows of customers, i.e. from loan origination, how much cash flows are generated in each successive month

Analytics

- Queries and software to do the following:
- Investor reporting
- Management reporting
- Affiliate traffic analysis
- Lead auction strategies
- ACH reconciliation and cash flow reconciliation technology
- Data driven Direct Mail, other marketing and operational improvements

DM

- Interim file selection methodology and processing from credit bureaus
- Custom risk and response scores for predicting likelihood
- Tools for rebuilding and adapting risk and response scores with more data coming in
- Tools for transformation of credit bureau attributes
- Ongoing reporting through the campaigns
- Research and development for various creative concepts
- Generate a daily report to track the performance of the ITA (Invitation to apply) campaign.

INFORMATION TECHNOLOGY

Key Personal

Adil Karam, IT Manager

Jose Rivera, Senior Software Developer

Raul Rolon, Director of Analytics

Functions and Responsibilities

- LAN/WAN Network Architecture, Design and Security
- Hardware Systems/Endpoint Protection and Maintenance
- User Administration and Management
- Data Access Management, Security, and Loss Prevention
- Asset Management and Inventory
- Information Security Policy and Procedures
- IT Compliance Training and Knowledge Base
- Application and Software License Management
- Business Continuity and Disaster Recovery
- Website Architecture, Design and Security
 - Source code, User Interface Design, Database Management
 - Third Party Integration and Management
- Tools to automated reports (i.e. monthly audit reports: applicants, declined and not able to verify identity)
- Application to scrub SCRA before the list of default loans go to collections as required by the New Default Judgment Rules (under development)
- Application Source Codes (websites, internal reports, etc.)
- Underwriting architecture
- Security architecture
- Infrastructure architecture

Operations

- Create/ maintain/ deliver Training material
- Create all material for, and maintain, the company Knowledgebase(The Source)
- Created email templates
- Write and maintain call scripts
- Create and manage Charge off procedures
- Manage 3rd party collections vendors
- All customer verification procedures
- Decision Logic instant bank verification processing
- ACH, RCC and Debit Card processing procedures
- Adverse Action notices
- Disaster recovery for all DCTF office processes
- Explanation of Payment options scripts and recordings
- Manage Promo campaigns for good customers
- Maintain the "News Feed", a messaging system to communicate any and all important messages across all organizations
- Create and maintain the settlement calculator and associated algorithm
- Redirect campaign technology
- Single entry and recurring ACH telephone script, procedures, and call recording storage

- SMS system
 - Create all the templates
 - Create all the triggering events
 - Manage the 2way text message communications direct with customers
 - Opt in procedures for transactional sms and marketing sms
- Transactional emails
 - Create all email content
 - Create/maintain all triggering events
- Manage auto withdraw processing in relation to effective date
- HyperOffice
- The Source
- Call Center training material and Call Scripts
- Wiki Sourcepoint
- Recorded calls
- Daily reports

Payment Processing

- Acquire and maintain processing relationships
- Create/maintain procedures on the daily payment processing
- Manage the ACH, RCC and Debit Card file upload process
- Maintain accurate return records in the LMS
- Control the state distribution to different payment processors to maintain ample backups
- ACH application and database (this is in production)
- ACH reporting: performance, volume and allocation (more reports to be built in the future)

Compliance

- Agreements
- CMS Policies and Procedures
- Guides
- Risk Assessments
- Checklists (i.e. Due diligence, Vendor Contract)
- Audit tools (i.e Third Party Collectors)
- Training Materials (Training Slides, Quizzes, Completion Tracking and Confirmation Forms)
- Disclosures

Legal

- Agreements
- Policies and Procedures
- Guides
- Risk Assessments
- Checklists (i.e. Due diligence, Vendor Contract)
- Audit tools (i.e Third Party Collectors)
- Training Materials
- Disclosures

QA

- Call Monitoring Audit form for Production (customer service/Sales calls) and Collections
- Monitoring tools and reports
- Training Materials

- Audit forms for collections and production

Marketing

- Create/manage daily marketing email campaigns
- Create and maintain proven good customer lists
- Adobe Photoshop for campaigns
- Interspire for daily email campaigns
- Compliant campaigns with regulatory and law requirements (i.e. disclosures)
- Marketing materials, including:
 - email campaign templates and content
 - schedule for touchpoints and promos
 - promo codes and offers
 - procedures and training for sending email campaigns and using the tool
 - images?
- Taglines
- Website content
- Applicable disclaimers
- Email contact lists

Accounting

- Reconciliation procedure: ACH, RCC, credit/debit card, paper check and money order
- Tribal monthly reporting
- Third party collection reconciliation
- Charge off file conversion Macro (we paid to a freelancer)
- Automate of the procedures: ACH performance report, ACH volume report. I consider that with the ACH application, created and validated by Raul and I, we can add reports that can be benefits for the company and in the decision making.
- Document accounting procedures that can be useful may be if we are going to have an audit in the future. This can help with the standardization in accounting department in the way that we perform the task functions.
 - Basically my daily tasks are manually with the implementation of the ACH application this will decrease and I can work with other tasks that may be my supervisor can delegate to me.

Finance

- Create a centralize database to host the daily ACH transactions files.
- Design an application to automatically input the daily ACH files to the database.
- Produce reports out of the ACH transaction database using the application gui (graphical user interface).
- Lender weekly reporting to debt investor

Management

- Vendor relations
- Political navigation
- Financial structuring knowledge
- Organizational structuring knowledge
- Capital structuring knowledge
- Tax efficiency structuring knowledge

Human Resources

- New Hire and Onboarding Docs:
 - Employment application
 - Conditional offer letter
 - Dispute resolution agreement
 - Non-disclosure and developments
 - Non-compete
 - Employment Agreement
 - Code of business conduct
 - Drug and alcohol screen consent form
 - Background check release (contacts and training on acquiring checks and what types are applicable to different positions)
 - Agreement to comply with information security standards
 - Probationary period agreement (may not apply to employers outside VI and PR)
 - Employee handbook and policies (this is extensive)
- Other HR docs:
 - Disciplinary action – language, procedure, and proper documentation and filing for the following:
 - Verbal coaching
 - Verbal warning
 - Written Warning
 - Final Written Warning
 - Suspension – including investigation procedure and pay deductions
 - Termination
 - Policy against harassment and discrimination
 - Written policy
 - Training – including PowerPoint presentation
 - Procedures for reporting and investigating discrimination or harassment
 - Statement and range of consequences
 - Grievance procedure
 - Release Agreement (written agreement and severance packages)
 - Information storage materials – payroll, performance, disciplinary action, PTO accruals
 - Employee evaluations
 - Time off request forms
 - One-on-one meeting (manager to direct reports) documents
 - Temporary employment agreement
 - Independent contractor agreement